

CHAMBERS BANCSHARES, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 1141487	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,010	\$748	-26.0%	
Loans	\$737	\$556	-24.5%	
Construction & development	\$104	\$74	-29.2%	
Closed-end 1-4 family residential	\$174	\$126	-27.5%	
Home equity	\$2	\$0	-83.9%	
Credit card	\$0	\$0	-10.9%	
Other consumer	\$22	\$8	-65.7%	
Commercial & Industrial	\$93	\$83	-10.8%	
Commercial real estate	\$225	\$171	-24.1%	
Unused commitments	\$34	\$23	-30.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$42	\$43	3.1%	
Cash & balances due	\$58	\$10	-81.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$930	\$663	-28.7%	
Deposits	\$878	\$642	-26.9%	
Total other borrowings	\$46	\$16	-64.5%	
FHLB advances	\$46	\$16	-64.5%	
Equity				
Equity capital at quarter end	\$80	\$85	5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	10.3%	--	
Tier 1 risk based capital ratio	9.5%	13.2%	--	
Total risk based capital ratio	10.8%	14.5%	--	
Return on equity <sup>1</sup>	43.5%	-1.6%	--	
Return on assets <sup>1</sup>	3.8%	-0.2%	--	
Net interest margin <sup>1</sup>	4.4%	4.3%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	152.0%	110.1%	--	
Loss provision to net charge-offs (qtr)	-344.4%	-118.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.1%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	1.6%	8.5%	0.8%	0.0%
Closed-end 1-4 family residential	3.8%	2.8%	0.7%	0.0%
Home equity	0.0%	0.0%	1.7%	0.0%
Credit card	0.0%	0.0%	0.0%	2.5%
Other consumer	1.7%	2.6%	0.3%	0.6%
Commercial & Industrial	0.2%	0.1%	0.0%	0.0%
Commercial real estate	0.8%	1.5%	0.0%	0.0%
Total loans	2.0%	2.8%	0.3%	0.1%